

Application Number: 09/660814 Date: August 1, 2005

Files Searched

File 15:ABI/Inform(R) 1971-2005/Aug 01
(c) 2005 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2005/Jul 29
(c) 2005 The Gale Group

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2005/Aug 01
(c) 2005 The Gale Group

File 476:Financial Times Fulltext 1982-2005/Aug 01
(c) 2005 Financial Times Ltd

File 610:Business Wire 1999-2005/Aug 01
(c) 2005 Business Wire.

File 624:McGraw-Hill Publications 1985-2005/Aug 01
(c) 2005 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2005/Jul 29
(c) 2005 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2005/Aug 01
(c) 2005 The Gale Group

File 613:PR Newswire 1999-2005/Aug 01
(c) 2005 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2005/Jul 28
(c) 2005 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2005/Jul 30
(c) 2005 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2005/Jul 29
(c)2005 The Gale Group

File 20:Dialog Global Reporter 1997-2005/Aug 01
(c) 2005 Dialog

File 35:Dissertation Abs Online 1861-2005/Jul
(c) 2005 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 65:Inside Conferences 1993-2005/Jul W5
(c) 2005 BLDSC all rts. reserv.

File 2:INSPEC 1969-2005/Jul W4
(c) 2005 Institution of Electrical Engineers

File 474:New York Times Abs 1969-2005/Jul 29
(c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/Jul 29
(c) 2005 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jun
(c) 2005 The HW Wilson Co.

File 348:EUROPEAN PATENTS 1978-2005/Jul W04
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050728,UT=20050721

Search Strategy:

Set	Items	Description
S1	0	(ADJUST\$3 OR CORRECT\$4) (10N) (CHARGE?? OR FEE?) (20N) (BILL??? OR ACCOUNT)
S2	12399	(ADJUST??? OR CORRECT???) (10N) (CHARGE? OR FEE?) (20N) (BILL? OR ACCOUNT)
S3	289	S2 AND (CUSTOMER OR CONSUMER) (10N) (REQUEST OR TRANSACTION)
S4	244	RD S3 (unique items)
S5	143	S4 AND (ALGORITHM? OR RULES OR PROTOCOL??)
S6	102	S5 AND (JUSTI? OR VALID????)
S7	26	S6 AND PY<2000

full review of all NPL references in this list,

show files;ds

File 15:ABI/Inform(R) 1971-2005/Oct 31
(c) 2005 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2005/Oct 26
(c) 2005 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2005/Oct 28
(c) 2005 The Gale Group
File 476:Financial Times Fulltext 1982-2005/Oct 31
(c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/Oct 31
(c) 2005 Business Wire.
File 624:McGraw-Hill Publications 1985-2005/Oct 28
(c) 2005 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2005/Oct 28
(c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Oct 31
(c) 2005 The Gale Group
File 613:PR Newswire 1999-2005/Oct 31
(c) 2005 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2005/Oct 28
(c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2005/Oct 29
(c) 2005 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2005/Oct 31
(c)2005 The Gale Group
File 20:Dialog Global Reporter 1997-2005/Oct 31
(c) 2005 Dialog
File 35:Dissertation Abs Online 1861-2005/Oct
(c) 2005 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 65:Inside Conferences 1993-2005/Oct W4
(c) 2005 BLDSC all rts. reserv.
File 2:INSPEC 1898-2005/Oct W4
(c) 2005 Institution of Electrical Engineers
File 474:New York Times Abs 1969-2005/Oct 30
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Oct 28
(c) 2005 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Sep
(c) 2005 The HW Wilson Co.
File 348:EUROPEAN PATENTS 1978-2005/Oct W04
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20051027,UT=20051020
(c) 2005 WIPO/Univentio
File 347:JAPIO Nov 1976-2005/Jun(Updated 051004)
(c) 2005 JPO & JAPIO

Set	Items	Description
S1	123	(PROFITABL? OR (COST (1W) EFFECTIV?)) (20N) ((WAIV? OR REM-OV?) (10N)(FEE OR CHARGE))
S2	91	RD S1 (unique items)
S3	55	S2 AND PY<2000
S4	1	S3 (S) (COMPUTERIZ? OR AUTOMATIC?)
?		